

## AMENDMENT

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J. Scott  
8-15-12

Kindly add new claim 27 as follows:

a/ 27. A method allowing a single cardlike device to be utilized in accessing a plurality of applications, the method comprising the steps of:

- a) reading a data identification number from the single cardlike device;
- b) receiving an index number through a data interface;
- c) identifying an application associated with the data identification number and the index number when the index number is within a first subset of the domain of potential index numbers;
- d) disabling the cardlike device from further use when the index number is within a second subset of the domain of potential index numbers; and
- e) re-enabling a disabled cardlike device when the index number is within a third subset of the domain of potential index numbers.

## AMENDED CLAIMS

[received by the International Bureau on 17 April 2001 (17.04.01);  
original claims 1-23 replaced by new claims 1-26 (8 pages)]

- 5 1. A system allowing a single cardlike device to be utilized in accessing a plurality of applications, the system comprising:
- a) a card processing system;
- b) a card reader communicatively coupleable to the card processing system, the card reader being operative to read a data identification number from the single cardlike device and to receive an index number through a data interface;
- 10 c) the processing system, in response to receiving the data identification number and index number from the card reader, being operative to:
- i. identify an application associated with the data identification number and index when the index is within a first subset of the domain of potential index numbers;
- 15 ii. disable the cardlike device from further use when the index is within a second subset of the domain of potential index numbers; and
- 20 iii. re-enable a disabled cardlike device when the index is within a third subset of the domain of potential index numbers.
2. A system using a single cardlike device to access a plurality of applications, comprising:
- 25 a) at least one card issuer subsystem;
- b) at least one card translator subsystem;
- c) a client subsystem, comprising:

i. a card reader, capable of reading data, including at least an identification number, from the cardlike device;

ii. a data entry means;

iii. means to:

- 5           1. read the identification number from the cardlike device;
2. determine whether the identification number needs to be translated to an account number;
3. prompt user to pre-select desired account number by entering its unique index using the data entry means;
- 10          4. send an account number request, including the identification number, together with the index, to a card translator subsystem;
5. receive a response to the account number request.

15          3. The system of claim 2, wherein the client subsystem is portable.

4. The system of claim 2, wherein the client subsystem is mobile.

20          5. The system of claim 2, wherein the index is at least one numeric character.

25          6. The system of claim 2, wherein the account number request is sent to a card processor subsystem that is operative to receive the request from any subsystem, process the request to determine that a card translator subsystem should receive the request, and transmit the request to the card translator subsystem.

- 5 7. The system of claim 2, wherein the account number request is sent to a card issuer subsystem that is operative to receive the request from any subsystem, process the request to determine that a card translator subsystem should receive the request, and transmit the request to the card translator subsystem.
- 10 8. The system of claim 2, wherein the account number request is sent to a card translator subsystem from a card processor subsystem that is operative to transmit the request including the identification number, together with the index, to the card translator subsystem.
- 15 9. The system of claim 2, wherein the account number request is sent to a card translator subsystem from a card issuer subsystem that is operative to transmit the request including the identification number, together with the index, to the card translator subsystem.
- 20 10. A system for secure processing of multi-application cardlike devices, comprising:
- 25 a) at least one client subsystem, comprising:
- i. a card reader, capable of reading data, including at least an identification number, from a cardlike device;
  - ii. a data entry means;
- b) at least one card issuer subsystem;
- c) a card translator subsystem, comprising:
- i. a database comprising at least one record;
  - ii. means to:

1. receive an account number request including at least an identification number and an index;
2. use the identification number and the index to retrieve account information pertaining to a single account number;
- 5 3. when access to account information should be disabled, send a first response to the subsystem from which the account number request was received;
4. when access to account information should be re-enabled, send a second response to the subsystem from which the account number request was received;
- 10 5. when access to the account information should be denied, send a third response to the subsystem from which the account number request was received; and
- 15 6. when access to the account information is permitted, send a fourth response including information pertaining to the single account, the information including at least the account number, to the subsystem from which the account number request was received.
- 20 11. The system of claim 10, wherein the account number request is received by the card translator subsystem from a card processor subsystem that is operative to receive a request from any subsystem, process the request to determine that the card translator subsystem should receive the request, and transmit
- 25 the request to the card translator subsystem.
12. The system of claim 10, wherein the account number request is received by the card translator subsystem from a card processor

subsystem that is operative to transmit the request including an identification number, together with an index, to the card translator subsystem.

- 5      13. The system of claim 10, wherein the account number request is received by the card translator subsystem from a card issuer subsystem that is operative to receive a request from any subsystem, process the request to determine that the card translator subsystem should receive the request, and transmit
- 10      the request to the card translator subsystem.
14. The system of claim 10, wherein the account number request is received by the card translator subsystem from a card issuer subsystem that is operative to transmit the request including an
- 15      identification number, together with an index, to the card translator subsystem.
15. The system of claim 10, wherein the account number request disables access to account information for future requests that
- 20      include the identification number.
16. The system of claim 10, wherein the account number request re-enables access to account information for future requests that
- 25      include the identification number.
17. The system of claim 10, wherein the response to the account number request is received by a card processor subsystem, the card processor subsystem operative to receive the response,

process the response and transmit a response to the subsystem that initiated the account number request.

- 5 18. The system of claim 10, wherein the response to the account number request is received by a card issuer subsystem, the card issuer subsystem operative to receive the response, process the response and transmit a response to the subsystem that initiated the account number request.
- 10 19. The system of claim 10, wherein the index is at least one numeric character.
- 15 20. The system of claim 10, wherein the translator and database are stored in a system selected from the group comprising a client system, card processor system and card issuer system.
21. A method for secure processing of multi-application card transactions, comprising the steps of:
- 20 a) reading an identification number from a cardlike device;
- b) determining whether the identification number needs to be translated to an account number;
- c) accepting an index, pertaining to a single account number, using a data entry means;
- 25 d) sending an account number request, including the identification number, together with the index, to a card translator subsystem;
- e) using the identification number and the index, retrieving account information pertaining to the single account number;

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- f) based on the index selected, disabling access to account information for future requests that include the identification number;
- g) based on the index selected, re-enabling access to account information for future requests that include the identification number;
- h) based on the index selected, receiving a response including at least the account number, pertaining to the pre-selected desired account.
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22. The method of claim 21, further including sending the account number request to a card processor subsystem that is operative to receive a request from any subsystem, process the request to determine that the card translator subsystem should receive the request, and transmit the request to the card translator subsystem.
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23. The method of claim 21, further including an account number request sent from a card processor subsystem that is operative to transmit the request including an identification number, together with an index, to a card translator subsystem.
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24. The method of claim 21, further including sending the account number request to a card issuer subsystem that is operative to receive a request from any subsystem, process the request to determine that the card translator subsystem should receive the request, and transmit the request to the card translator subsystem.
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25. The method of claim 21, further including an account number request sent from a card issuer subsystem that is operative to transmit the request including an identification number, together with an index, to a card translator subsystem.

26. A computer controlled apparatus operable for performing the method of claim 21.

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